tudent Name:	Date:
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PROGRAM COMPETENCY PROFILE FOR CAREER TECHNICAL EDUCATION Career Cluster: Finance

Program Name: Finance, General CIP: 520801

Effective 8/2014

National Standard: National Finance Academy Foundation

Competencies (statement that provides the overview and defines the instructional area)	Knowledge, Content and Skills (what a student needs to know and be able to do and upon which they will be assessed) http://www.careertech.org/career-technical- education/cctc/careerreadypractices.html http://www.education.nh.gov/career/career/docum ents/articul_aspectsofindustry.pdf	NH Common Core State Standards – -English/Language Arts/Literacy: ELA -Mathematics: M	Rating Scale -Sample Performance Assessments (Performance tasks the student needs to demonstrate in order to be rated proficient in meeting the competency)
Student will:	Student will:		Student will:
Understand the concepts, process, procedures, and systems in the finance industry	Identify short- and long-term (personal financial management) goals. [AAI3: Finance]	ELA:2, 4,, 6,7,8, 9 M:2,	A student organization in your school is having trouble achieving their financial goals and you have been asked by the head of the organization to manage the group's finances. They currently have \$100 in savings and yearly expenses of \$1,000. They hold a monthly event that generates \$50 of income. Begin by creating a cash flow statement for the organization and identify what the future needs of the organization may be and their costs. Create a fundraiser and develop a cash flow statement for the fundraiser to ensure that it is profitable. Prepare a presentation of your findings and ideas to present at the next organizational meeting. Continues to #3
	Create a budget and develop an action plan	ELA:2, 3,5, 6,7,8, 9 M:2	1 2 3 4
	3. Implement, assess and modify the plan.	ELA:2, 3, 6, 7,8, 9	1 2 3 4

Career Cluster: Finance

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Competencies **Knowledge, Content and Skills NH Common Core Rating Scale -Sample Performance Assessments State Standards** (what a student needs to know and be able to (statement that provides (Performance tasks the student needs to demonstrate in order to be rated -English/Language the overview and defines do and upon which they will be assessed) proficient in meeting the competency) http://www.careertech.org/career-technical-Arts/Literacy: ELA the instructional area) education/cctc/careerreadypractices.html -Mathematics: M **Student will: Student will: Student will:**

4. Identify and compare banking services.	ELA:2, 3, 6, 7,8, 9	As the marketing manager for a bank, you are directed to prepare an informational brochure to attract teenage banking customers. The brochure should not only explain the various services offered by the bank but also offer a learning opportunity for teenagers about financial literacy. Continues to # 5
5. Determine, evaluate, and implement appropriate banking services for individual needs (checking, savings, certificates of deposit, credit, etc.) and monitor and maintain banking services.	ELA: 2,3,4-9 M:2	1 2 3 4
6. Define credit, state the importance of establishing and maintaining credit, and state the consequences of misuse of credit.	ELA :2 ,3 6-9 M:2	As a credit sales representative at the local bank you want to be sure that your sales staff understands how credit institutions view customers. Prepare a memo to your coworkers describing what the bank should consider or not consider when extending credit. The memo should include a profile of the perfect credit customer, including ideal ratings, as well as a description of the types of credit they would be willing to offer a customer with fewer credentials.

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All Aspects Industry (AAI) Career Ready Practices (CRP)

Effective 8/2014

Career Cluster: Finance

Program Name: Finance, General CIP: 520801

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the overview and defines	do and upon which they will be assessed)	-English/Language	proficient in meeting the competency)
the instructional area)	http://www.careertech.org/career-technical-	Arts/Literacy: ELA	
,	education/cctc/careerreadypractices.html	-Mathematics: M	
Student will:	Student will:		Student will:
	7. Discuss consumer protection issues.	ELA:2,6,7,8,9	1 2 3 4 Following a recent purchase, you have contacted the Federal Trade
	[AAI8: Health, Safety, and Environment]		Commission because you feel your consumer rights have been violated. The support staff asks what division you need as there are seven divisions (Advertising Practice, Enforcement, Financial Practices, etc.). On the FTC website, research each of the seven divisions to determine which can help with your inquiry and create an email outlining your complaint to the appropriate division.
	8. Define and identify different forms of risk.	ELA:2,4,6,7,,8 9 M;2, 19	Working as a financial planner, you often have to provide recommendations on different types of investments for your clients. After reading your client's description, compose a letter outlining your recommendation based on their goals, needs, and circumstances. The letter should reflect an accurate understanding of the client's needs, provide a recommendation that makes sense given the client's goals and situation and provide helpful strategies for investing. Continues to # 9
	9. Determine, evaluate, and select appropriate risk management tools.	ELA:2,3,6,7-9	1 2 3 4

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All Aspects Industry (AAI) Career Ready Practices (CRP)

Career Cluster: Finance

Effective 8/2014

Program Name: Finance, General CIP: 520801

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Understand the concepts, procedures, regulations, and strategies utilized in financial planning for the individual	Develop and prepare personal tax forms. [AAI5: Underlying Principles of Technology]	ELA:2,4,6-9 M:2,	After volunteering for the past two years with the IRS Volunteer Income Tax Assistance (VITA) program, the local coordinator has asked that you organize the kick-off of a pilot program at the local high school. Prepare a brief description of the program and steps needed to become certified to volunteer for VITA to market the kick-off and coordinate training materials for students to pass the standards of conduct certification. Continues to #11
	11. Review tax impact on financial decisions: personal and estate.	ELA:2, ,4,6-9	1 2 3 4
	12. Identify and explain various investments and/or securities, i.e., real estate, savings, stocks, bonds, mutual funds, etc.	ELA:2,4,6-9	You are an associate at a major investment firm's marketing department. You must prepare an infographic on investing fundamentals that the firm can use as a client marketing tool. The infographic should explain the different types of investments (e.g. stocks, bonds, mutual funds, EFT's, 401k, etc.) as well as their advantages and disadvantages in terms of risk and reward. Continues to 15
	13. Identify and explain types of investments/securities risks and methods of minimizing them.	ELA:2,4,6-9	1 2 3 4

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Career Cluster: Finance

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	14. Identify, explain, and compare various retirement benefit options, i.e., pensions, 401K, IRA, etc.	ELA:2,4,6-9	1 2 3 4
	15. Identify and explain the purpose of various estate documents, i.e., wills, trusts, power of attorney, living wills, etc.	ELA:2,4,6-9	1 2 3 4
Understand the principles and concepts fundamental to a global economy	16. Explain the political, social, and economic considerations of international business operations. [AAI7: Community Issues]	ELA:2,4,6-9	After a thorough risk analysis, Sherman Wear, a large US sportswear manufacturer, has decided to consolidate operations by moving all the different components of its baseball cap manufacturing to a single location in the Dominican Republic. This decision will impact many people in the United States and the Dominican Republic in different ways. Given descriptions of four different people affected by the relocation, imagine how they feel about this decision. After reading about the new plant in the newspaper, each of these people decides to write to the editor to share their feelings. Adopt one persona and write a letter to the editor of the local paper from the persona's perspective explaining how that person feels about this outflow of FDI to the Dominican Republic. Because you want the letter published, write using a professional tone and provide research and examples to support your argument.

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the instructional area)	http://www.careertech.org/career-technical-	Arts/Literacy: ELA	
·	education/cctc/careerreadypractices.html	-Mathematics: M	
Student will:	Student will:		Student will:
			· · · · · · · · · · · · · · · · · · ·
	17. Define and explain the impact of exchange rates and the Balance of Payments.	ELA:2,4,6-9 M:2,6	1 2 3 4 You have received a memo from SMART car's global expansion development team regarding a BRICS country expansion project. They have asked that you develop a global market-entry strategy for the smart car in the BRICS countries. Prepare a SWOT analysis and strategy recommendations for presentation to the team. Continues to #21
	18. Explain the key features of the Eurocurrency market.	ELA:2,4, 6-9	1 2 3 4
	19. Explain the theories of Absolute and Comparative Trade Advantage.	ELA:2,4,6-9	1 2 3 4
	20. Define and explain the use and impact of trade barriers, i.e., trade deficit.	ELA:2 ,4, 6-9 M:2,6	1 2 3 4
	21. Identify and discuss international trade agreements.	ELA:2,,4 6-9	1 2 3 4

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All Aspects Industry (AAI) Career Ready Practices (CRP)

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the instructional area)	http://www.careertech.org/career-technical-	Arts/Literacy: ELA	
	education/cctc/careerreadypractices.html	-Mathematics: M	
Student will:	Student will:		Student will:
	22. Explain the economic impact of cultural and social environments [CRP5: Consider the environmental, social and economic impacts of decisions] [AAI6: Labor Issues] [AAI7: Community Issues]	ELA:2,4,, 6-9	After several years working your company's foreign office, you have been given a promotion and will be returning to work in the United States. Prepare a brochure explaining how to do business in your assigned country that you can provide to your replacement. Include information on business etiquette, culture and customs in the country and any travel tips and suggestions you think will be helpful. Continues to #23
	23. Describe the importance of appropriate cultural etiquette within the international environment. [AAI9: Personal Work Habits]	ELA:2,4,, 6-9	
Understand the concepts, processes, procedures, and systems of the banking industry	24. Discuss the development of the current American banking system.	ELA:2,79	You are hired as an intern for a newly elected US Senator who will among other duties; serve as a committee member overseeing the Federal Reserve. You are tasked with preparing a briefing paper ("White paper") for the Senator to use in considering votes on various appropriations. Provide a brief history of banking and the Federal Reserve in the US, and how monetary policies and fiscal policies evolved and when it may be appropriate to use a given policy. You should discuss the overall effects of interest rates on the well-being of individuals and businesses in the economy. Continues to #30

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All Aspects Industry (AAI) Career Ready Practices (CRP)

Effective 8/2014

PROGRAM COMPETENCY PROFILE FOR CAREER TECHNICAL EDUCATION Career Cluster: Finance

Program Name: Finance, General CIP: 520801

Effective 8/2014

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Competencies	Knowledge, Content and Skills	NH Common Core	Rating Scale -Sample Performance Assessments
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	education/cctc/careerreadypractices.html	-Mathematics: M	
Student will:	Student will:		Student will:
	25. Describe the impact of massive bank failures during the Great Depression, i.e., FDIC, Glass Steagall Act.	ELA:2,4,6, 7-9	1 2 3 4
	26. Explain, evaluate and assess the impact of deregulation in the banking industry.	ELA:2,8	1 2 3 4
	27 Discuss and know the significance of the financial crisis of 2007-08, the sub-prime mortgage meltdown and related mortgage defaults during this period.	ELA:2,4,6,7-9	1 2 3 4
	28. Identify and explain the structure and purpose of the Federal Reserve System.	ELA:2,4,6,7-9	1 2 3 4
	29. Evaluate economic indicators used to maintain monetary policy.	ELA:2, 4,6-9	1 2 3 4
	30. Describe the overlapping roles of the Comptroller, Federal Reserve Board, FDIC and state banking authorities in regulating banks.	ELA:2,4, 6-9	1 2 3 4

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Career Cluster: Finance

Effective 8/2014

Program Name: Finance, General CIP: 520801

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Competencies Knowledge, Content and Skills **NH Common Core Rating Scale -Sample Performance Assessments State Standards** (statement that provides (what a student needs to know and be able to (Performance tasks the student needs to demonstrate in order to be rated -English/Language the overview and defines do and upon which they will be assessed) proficient in meeting the competency) the instructional area) http://www.careertech.org/career-technical-Arts/Literacy: ELA education/cctc/careerreadypractices.html -Mathematics: M **Student will: Student will:** Student will: 31 Identify the differences between the ELA:2,46, 7-9 2 3 4 various types of financial institutions. A city leader has asked you to respond to a RFP (request for proposal) to propose two financial services products that meet the needs of the [AAI2: Management] community and will be financially sustainable. Evaluate the community and select, customize, or create two financial services products that meet the RFP's criteria. Create a professional-quality presentation that demonstrates the financial services as both a means of profit and as a way to meet society's needs. Continues to #32 32. Discuss the importance of lending as it ELA:2.7.8 1 2 3 4 relates to a financial institution's M:2, profitability. Identify the differences between the various types of financial institutions. [AAI2: Management]

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Student will:	Student will:		Student will:
Understand the concepts, procedures, and methods of generally accepted accounting principles	33. Analyze financial activities to record financial transactions and compile business transaction data to report financial information. [CRP2: Apply appropriate academic and technical skills] [AAI4: Technical and Production Skills] [AAI5: Underlying Principles of Technology]	ELA:2,4,6-9 M:2,6,	You have finally realized your dream of running a small neighborhood bakery with local catering service. Your accountant suggests that you expand the catering aspect of your business because it is more profitable and dependable than the day-to-day operation of the bakery. You have received good advice from your accountant in the past, so you want to consider her suggestions. Create a list of your asset accounts and liability accounts. Use the first five steps of the accounting cycle to help you identify what you need to analyze and then write a summary that explains how you will use this information to decide whether or not to take your accountant's advice. Continues to #37
	34. Prepare, analyze, and interpret financial documents.	ELA:2,4,6-9 M:2, 17	1 2 3 4
Understand fundamental software applications to diagnose and solve problems resulting an application software's installation and use	35. Demonstrate effective use of appropriate software to organize and present information. [AAI5: Underlying Principles of Technology]	ELA:8, 9,	1 2 3 4

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	education/cctc/careerreadypractices.html	-Mathematics: M	
Student will:	Student will:		Student will:
	36. Discuss and demonstrate the basic use of Excel spreadsheet software and its role in financial decision-making and related finance applications.	ELA:8,9	1 2 3 4
	37. Demonstrate ability to integrate available technology to process and perform tasks efficiently. [CRP11: Use technology to enhance productivity.]	ELA:9	1 2 3 4
Understand the principles and concepts of economic systems in order to make wise economic decisions related to personal financial affairs, operation of organizations, and the economic activities of the country	38. Identify and explain the three types of resources and their allocations. [AAI2: Management]	ELA:2, 4,6,7-9	As a student of financial studies, you've learned that it is never too early to learn about economic concepts related to financial literacy. Your former elementary school principal has asked that you work with the current 4th graders to introduce some of these concepts. The principal has asked that you prepare three activities that will teach 4th graders about economics, the government and global trade. Write a script and prepare props for the activities that include age appropriate materials, the objectives and how you will determine if the activities achieved the objectives. Continues to # 40

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Student will:	education/cctc/careerreadypractices.html Student will:	-Mainematics: M	Student will:
	Statent with		- State of the sta
	39. Recognize the opportunity costs associated with the allocation of limited resources.	ELA:2, 7,8	1 2 3 4
	40. Explain and compare the types of economics systems and the relationship between government and business of each.	ELA:2,8,	1 2 3 4
	[AAI7: Community Issues]		
	41 Describe the characteristics of competition, i.e., monopoly, oligopoly, etc.	ELA:2,7,8,9	Your employer, Acme Consulting Company, is currently in conversations with Awesome Avocados, Inc., to try to win its five-year consulting account. The company is looking to hire a group of consultants who have extensive knowledge of business economics, including such topics as supply and demand curves, pricing, and competitive advantage. Your job is to win the Awesome Avocados account by analyzing its business model and sharing your insights with their CEO at the upcoming National Avocado Grower's Conference. Since you may only have a very short time to speak with the CEO, you will prepare a two-minute elevator pitch. Write a one-page summary that explains the economics behind the company's prices, costs, and profits over the past two years. Your explanations should be grounded in supply and demand and the use this information to predict revenues and profits for next year Continues to #43

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the overview and defines	do and upon which they will be assessed)	-English/Language	proficient in meeting the competency)	
the instructional area)	http://www.careertech.org/career-technical-	Arts/Literacy: ELA		
	education/cctc/careerreadypractices.html	-Mathematics: M		
Student will:	Student will:		Student will:	
	42. Discuss the relationship of the factors within the marketplace, i.e., supply/demand, wants/needs, etc.	ELA: 2,7,8,9	1 2 3 4	
	43. Explain the law of supply, the law of demand and equilibrium price.	ELA;2, 7,8 M:2,6	1 2 3 4	
Understand the fundamental concepts of entrepreneurship and how entrepreneurship influences the economy	44. Identify and discuss the traits and behaviors of an entrepreneur (leadership, personal assessment, personal management). [CRP9: Model integrity, ethical leadership and effective management]	ELA: 2, 4 ,7,8,9	Your instructor has asked you to take this online quiz to assess the qualities and traits of an entrepreneur. You will summarize and present your findings to the class. http://www.entrepreneur.com/personalityquiz Watch a current or past episode of the television show Shark Tank, where aspiring entrepreneurs pitch business and product ideas to successful businesspeople who critically analyze each idea for potential risks and rewards—and then bid against each other to buy into the promising new	
			businesses. Write a summary analysis of one of the business proposals that was pitched on Shark Tank and explain why it was selected for investment or denied by the sharks based on the traits and behaviors of the entrepreneur.	

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Student will:	Student will:		Student will:
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	45. Discuss and assess venture creation possibilities and identify the steps in planning the venture. [AAI1: Planning]	ELA:2,4,6-9	Your friends have a partnership in their cake decorating business, called The Icing. They have decided that their business is growing and they would like to operate as a corporation. They have hired you to research and complete their application (articles of incorporation) and write their corporate bylaws. Prepare the articles of incorporation and develop corporate laws for them to review. Include information on the changes in structure from a partnership to a corporation so they have a better understanding of their new roles and responsibilities. Continues to # 47
	46. Identify the resources needed for venture startup and operation.	ELA:2,4,6-9 M:2,	1 2 3 4
	47. Discuss the options in planning the venture's future (growth, development, demise).	ELA;2,7,8,9 M:2, 6, 17,19	1 2 3 4
	[CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.]		

PROGRAM COMPETENCY PROFILE FOR CAREER TECHNICAL EDUCATION Career Cluster: Finance

Program Name: Finance, General CIP: 520801

Effective 8/2014

National Standard: National Finance Academy Foundation

Competencies (statement that provides the overview and defines the instructional area)	Knowledge, Content and Skills (what a student needs to know and be able to do and upon which they will be assessed) http://www.careertech.org/career-technical-education/cctc/careerreadypractices.html	NH Common Core State Standards -English/Language Arts/Literacy: ELA -Mathematics: M	Rating Scale -Sample Performance Assessments (Performance tasks the student needs to demonstrate in order to be rated proficient in meeting the competency)
Student will:	Student will:		Student will:
		T	
Understand the importance of personal growth and leadership to enhance career success	48. Demonstrate personal growth, community leadership, democratic principles and social responsibility by participating in activities/events offered through student organizations and /or industry organizations [AAI9: Personal Work Habits]	ELA;7,8	You have been asked to speak at the local Chamber of Commerce. The chamber is interested in becoming a business partner and would like to know more about opportunities to participate. Research the organization and prepare a written report as well as a presentation to the organization. Using presentation software, you will have 20 minutes to share your presentation with the chamber members. Continue to #50
Understand the necessary employability / career ready skills in order to achieve success in today's workplace	49. Plan education and career path aligned to personal goals. [CRP10]	ELA:2,5,7-9	1 2 3 4
	50. Communicate clearly, effectively and with reason. [CRP4]	ELA 7-9	1 2 3 4

Key: Rating Scale: 1 NO EXPOSURE; 2 = NOVICE (Information was covered in class, but student cannot demonstrate skill or knowledge without significant supervision); 3 = PROFICIENT (Student regularly demonstrates the knowledge or skill); 4= MASTERY (Student demonstrates successful completion of this skill numerous times without supervision.) **Common Core: E**=English Language Arts (Reading, Writing, Research, Listening Speaking, Technology) M=Mathematics (Numbers Quantity, Algebra, Functions, Geometry, Stat&Prob)

Career Cluster: Finance

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Knowledge, Content and Skills Competencies **NH Common Core Rating Scale -Sample Performance Assessments State Standards** (statement that provides (what a student needs to know and be able to (Performance tasks the student needs to demonstrate in order to be rated -English/Language the overview and defines do and upon which they will be assessed) proficient in meeting the competency) the instructional area) http://www.careertech.org/career-technical-Arts/Literacy: ELA education/cctc/careerreadypractices.html -Mathematics: M **Student will: Student will:** Student will: 51. Attend to personal health and financial FLA:7-9 2 3 4 well-being, [CRP3] As a student in the final year of high school you and your cohorts will be spending a considerable amount of time preparing for college acceptance this year. You decide to design a personalized stress management plan to ensure that you meet your goals for college and still remain focused on your current classes. In the plan, include descriptions of: signs that

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All Aspects Industry (AAI) Career Ready Practices (CRP)

Effective 8/2014

indicate that you're overly stressed and how you will ensure that you notice each of the signs. How you will conclude whether you need to make changes in your school, work and life styles and where you will go for help. Seek out at least one peer and ask them to check in with you every two weeks to see how you're doing. You might suggest that they do the same

plan and you can reciprocate by helping them as well.

PROGRAM COMPETENCY PROFILE FOR CAREER TECHNICAL EDUCATION Career Cluster: Finance

Program Name: Finance, General CIP: 520801

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Competencies	Knowledge, Content and Skills	NH Common Core	Rating Scale -Sample Performance Assessments
(statement that provides	(what a student needs to know and be able to	State Standards	(Performance tasks the student needs to demonstrate in order to be rated
the overview and defines	do and upon which they will be assessed)	-English/Language	proficient in meeting the competency)
the instructional area)	http://www.careertech.org/career-technical-	Arts/Literacy: ELA	
	education/cctc/careerreadypractices.html	-Mathematics: M	
Student will:	Student will:		Student will:
	52. Act as a responsible and contributing	ELA:7,8,9	
	citizen and employee. [CRP1]		You are applying for a position in a company that you would like to work for long
			term. Determine if this company meets your ethical standards as a potential
	[AAI6: Labor Issues]		employer by profiling the company in a case study. Criteria that are important to
			your decision are ethical working conditions, ethical vs. unethical industries,
			corporate social responsibility, community involvement, sustainability, and global
			business practices.
			You are frustrated with several of your co-workers because they report to
			work late. As an employee in the human resource department, your
			manager has asked you address this problem. Additionally you are to think
			of several ways to reduce tardiness. You will organize your team, and
			prepare a report including three to four ideas that encourage employees
			to come to work on time
			Continues to #55
	52 Demonstrate creativity and innevation	ΓΙΛ.Ω Ω	
	53. Demonstrate creativity and innovation. [CRP6]	ELA;8,9	
	[CKP0]		
	E4 Employyalid and valiable reserve	ELA-0	
	54. Employ valid and reliable research	ELA:9	
	strategies. [CRP7]		
	55. Work productively in teams while using	ELA:7,8	1 2 3 4
	cultural/global competence. [CRP12]	ELA./,0	
	cultural/global competence. [CRF12]		

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